NEW ZEALAND: LAND of CONTENT Where the Government Controls the Public Utilities. Everybody has Work, There are no Strikes, no Poverty and Little Crime: Government Coal Mines Curb the Fuel Trusts ROM THE PHILA COMMERCIAL R. J. Seddon, who is Largely Responsible for the Devel-opment of New Zealand The Kind of Farms Thrown Open to Settlers. FROM THE PHILA COMMERCIAL MUSEUMS TOW would you like to live in a veri-

table Happy Land, where sunny skies are ever reflected in the smiles of a prosperous, contented people?

Can you mentally picture a country where poverty is practically unknown; where crime is rare; where there are no strikes, no conflicts between classes, no unemployed, tramps, paupers or beggars?

Such is New Zealand, that remarkable colony in the South Pacific. It is "a long way from anywhere," but its people are a long way in advance of many more self-satisfied

and puffed-up nations. There are strange things in New Zealand-things seen nowhere else on earth. It has wingless birds-and a system of state support for all aged people. There are queer flying fish in the waters-but no highflying millionaires on land. There are lizards so sluggish that they can scarcely keep pace with their shadows-and labor laws that in their intelligent advance have distanced all the other legislation in the world.

Zealand group of islands has been called the Pearl of the South Pacific. In area the group

is only slightly less than Great Britain and Ireland,

the Middle Island alone being larger than England

and Wales combined. The 2000 miles of coast line of

Some of the mountains are perpetually snow-

clad, while they overlook valleys in which hot springs

send aloft their shafts of steam and where huge gey-

Scotland in its beauty, while the climate and growth

of semi-tropical fruits resemble those of southern

There are no blizzards to menace crops and herds;

no blistering drouths such as afflict parts of Australia.

and well-being of the people. With such rich assets

upon which to base the fabric of their social and eco-

nomic system, they have endeavored to present to

the world a few new "stunts" in the way of "gov-ernment of the people, by the people and for the peo-ple"-which shows no indication of perishing from

For it is never too hot or too cold in New Zealand.

Such are nature's contributions to the happiness

the islands include some excellent harbors.

When New Zealand's accomplishments are epitomized in the statement that she has virtually abolished poverty, banished crime and installed a most remarkable demonstration of peace, prosperity and good will among men-all through legislation and assumed governmental functions—one feels inclined to say, "Let's stop and take a look at that country, anyway." N ESTLING under the Southern Cross, the New Zealand group of islands has been said

"I looked all over a pretty public park filled with

a Sunday afternoon crowd to see if any policemen were there. Several thousand people had come out

to hear the band play, meet their friends and spend

a gala afternoon on the lawns, under the trees and

FROM

THE PHILE

COMMERCIAL

MUSEUMS

among the gorgeous flower beds. But I failed to discover a single policeman. "On Labor Day I watched the behavior of 14,000 people, but did not see a single disorderly or drunken person, nor any occurrence in the least disturbing sers spout. The picturesque mountain ranges, fertile to public peace and order. On election night, when valleys, grassy plains, rippling rivers and crystal lakes crowds filled the streets, only three cases of rowdyish make up a landscape that reminds the traveler of misconduct were reported."

NC CRIMINAL CLASS

New Zealand, it might be said, has no criminal class. Criminal cases, of the kind that usually indicate crime and a criminal class elsewhere, are rarely heard in the Magistrates' courts. Some time ago, when an insane man killed a Chinaman, the whole country expressed horror; it was the only homicide that had been reported for many months.

Universal contentment, of course, has much to do with this state of affairs. The people like their country, its climate and its laws. Such a thing as a fail-

try, its climate and its laws. Such a thing as a failure of crops is unknown.

When New Zealand, some fifteen or more years ago, undertook to solve the problem of government ownership by actual experiment, it did not mince upon the edge of the stream, but plunged boldly in up to the neck. Paternal care of its people begins almost at the cradle.

The State gives each child a good education. If a boy of the laboring class, it guarantees that he shall be taught a trade, and later exerts itself to find him work at the trade. If he wishes to undertake farming, it will loan him money with which to begin, and lease him a farm on long time at an easy rate.

When age, sickness or accident has deprived him of the ability to earn a living, the government comes to the rescue. Those who have reached 65 years, without having a certain income or certain amount of property, are pensioned—men and women alike. This

Government Railroads Feed

Government

it is estimated that about \$1,500,000 will be paid out this year in old-age pensions, most of the pensioners being those who were too old to get a good financial start after the new order of things came about in New Zealand. The future, it is believed, will not draw heavily upon the pension fund, as the family wealth of the country now averages about

All the railroads, telegraph and telephone lines and other public utilities in New Zealand are owned by the government. It is the people's banker, conducts a life and accident insurance business, mines coal and sells it at a little above cost, loans money to settlers at a low rate of interest, and, if desired, takes charge of estates, so that a man may die in peace, knowing that faithless trustees will not squander his estate, but that it will be administered justly and well for the benefit of his family.

The government is the largest landlord of the country. Taking possession, years ago, of all unsettled land, it is continually adding to its holdings by purchase, the object being to break up large properties into small farms and to increase the number of

small and prosperous farmers. As an instance of the success of this policy, on one estate so acquired, the land, which supported only dozen shepherds a few years ago, is now covered with homesteads, giving employment and support to about 2000 people

These lands are leased in perpetuity by the State, so that, while the occupants are virtual owners, title always remains with the government. This is to prevent any such land monopoly as is common in other

The capital value of government lands being estimated, rents are established on the basis of a low interest charge-not more than 4 per cent. This leaves settlers free to use their ready money for the purchase of stock, implements, fences and buildings. They

chase of stock, implements, fences and buildings. They are permitted to borrow money from the State, up to a certain percentage of the value of the land. About \$22,000,000 has already been advanced in this way on a security basis of \$39,000,000.

But the question may be asked, boes the State advance money on its own land as security? Suppose the tenant does not meet his obligation, then does the State seize its own land in payment of its own claim? In the first place, land leased by a State tenant is, as stated, virtually owned by him, the State holding title merely to prevent him from disposing of it to some ambitious land grabber.

There is seldom any attempt to shirk obligations if one does not care to conduct himself so as to hold possession, there are others willing to take the land and assume the obligations. Then, too, there are provisions by which the government can step in and take over land which is slovenly cultivated or not cultivated at all, and lease it again to better tenants.

Strange as it may seem, the railroads of New Zealand are conducted for the benefit of the people. They cost the government over \$100,000,000. Low rates are made for passengers and "hippers, and these rates are reduced whenever possible.

This is on the principle that the railways are public property, and any profits above maintenance and interest on cost of construction should be distributed in the shape of lower rates.

Concessions to the amount of considerably over \$3,-000,000 have already been made to patrons. The city worker who lives in the country is given a cheap rate per week for his round trips, so that he can enjoy rural surroundings at the lowest possible cost of reaching them. Excursions for children are frequently run from the country districts to the city at a rate of about four miles for 1 cent.

Two classes of tickets are sold, the second at about half the cost of the first. Second-c' .ss cars are clean and comfortable, and in them the poorer classes travel from station to station at slight expense.

Telegraph and telephone syst are also government property, and are operated to give the people the best service at the lowest possible rates. In a milar way the government operates its coal mines. In order to check extortion on the part of private dealers, this coal is offered, if nece sary, at little more

than the cost of production. The Government Life Insurance Department is so popular that its policies are taken by a great majority of the people, just as they deposit in government instead of in State banks.

When a New Zealander makes his will, he deposits it with the public trustee, and, dying, leaves his affairs in the hands of a State official, with the confidence that his estate will not be wasted by misman-

A government officer of good legal attainment is executor, guardian, trustee and investor. He manages the business of minors, winds up estates, examines titles and distributes shares to legatees, all at trifling cost to the estate.

STATE LABOR BUREAU

The State labor bureau maintains offices in every part of the country. When a man is out of work, he applies to one of these bureaus and is at once advised of demand for labor of his kind in any section of New Zealand. The government furnishes him transportation, which the new employer returns to the State from the first wages of the employe. It is said that no man need be idle in New Zealand if he desires work.

Strikes have ceased to make their appearance since the present laws regarding compulsory arbitration became effective. All matters of dispute between workmen and employers go before a court created espe-

men and employers go before a court created especially to settle labor disputes.

This tribunal consists of two assessors—one appointed by the workers' union, the other by the employers' association—and a third and presiding member, who is a Judge of the Supreme Court.

All the evidence bearing upon the case is carefully sifted and the decision of the court is final for a certain period, usually for three years. Business is not interrupted: the workmen continue at their tasks, at their old wages, until the case is settled. If they are awarded higher wages, the award is effective at once. There is no delay in settling labor disputes, and the stirring up of trouble over them is not permitted.

Another benefit to the laboring class is the work-men's compensation for accident. This is different

from the usual employers' liability law, in that it has nothing to do with liability; no ference is drawn that the employer is at fault in case of aveident.

The law simply views the fact that another bread winner has been struck from the list, temporarily or permanently, and, so far as money can do so, the loss must be made good by the business in which he worked. The compensation usually takes the shape of half pay for a definite time, commuted to a lump

sum if the injury is permanent. In order that the law might not bear too heavily upon employers, the provisions of the government life insurance department were c'ended to cover accident insurance, so that the employers, at a small cost, could protect themselves.

WORK OF A GREAT I'REMIER

Many of these interesting features of New Zealand's plunge into experimental government were worked out by Right Honorable R. J. Seddon, Premier of the Colony, assisted by Sir Joseph Ward, leader in Parliament, and others prominent in official and

Called to responsible position by a political upheaval in 1890, Mr. Seddon and his co-workers found the country in sore straits. Times were hard, farm lands were heavily mortgaged, a general strike had paralyzed industries, and many persons were leaving

With the resolution and foresight of a statesman Mr. Seddon applied himself to devising measures of relief. One by one, steps were taken in the direction of reform and the application of advanced ideas, until gradually the present elaborate system of government

ownership and control was worked out. One of the features of the new idea was the extension of suffrage to all, to women as well as men. to Maoris as well as persons of European descent. In deed, one writer on New Zealand affairs asserts that within a few score years the Iaoris have been changed from cannibals to perticians-a natural evo-

lution after all, perhaps. There are over 42,000 pure-blooded Maoris, very many of whom are landholders. Four members of the race are in the New Zealand Parliament and one has been a member of the Cabinet. The Maori women, once the slaves of the men, 1 e learned to assert their rights, and take as much interest in the privilege of the ballot as do their sisters of European

The majority of the women in New Zealand avail themselves of their franchise. Perhaps that is why good fortune has attended the in wations of government which they helped bring about.

THE OLDEST BANKNOTES

It is believed that the oldest banknotes in the world date back to 287 B. C., being composed of the "dying money" of China.

A writer who has delved into the subject asserts that the ancient Chinese banknotes were similar in many respects to those of today. They bore the name of the bank, the date of issue, the number of the note, the signature of the official who issued it, and its value, in both figures and words. tigures and words.

On the top of these curious notes was the following philosophic injunction: "Produce all you can; spend with

The note was printed in blue ink on paper made from the fibre of the mulberry tree. One of these notes bearing the date 1399 B. C. is still preserved in the Asiatic Museum

ple"—which shows no indication of perishing from the earth as an impracticable experiment, but on the contrary, is strengthening daily and attracting the attention and admiration of the world. "Though gifted with searching eyes," says Dr. J. M. Peebles, who visited this modern Happy Land a short time ago, "not a tramp did I see in that country, not a beggar's cry did I hear, not . trust or soulless corporation could I find. Nor did I witness in villa, town or city any poor, unemployed, sad-faced souls pleading for work to keep away the wolf of poverty." "I spent several weeks in a house in Auckland—a city of 70,000 people—and not more than ten minutes walk from the centre of the city." states another writer. "During that time a latch key was in the outside keyhole of the front door day and night. Most of the people in the house merely dropped portieres across their bedroom doors at night and left the doors open for a freer circulation of air. CENTRAL AFRICA'S SYMPHONY ORCHESTRAS---THE INSTRUMENTS THEY PLAY

HERE are few things rel ; to the natives of Africa that are more interesting than their musical instruments. These have been evolved in great variety and with no little ingenuity.

That L sic hath charms for the savage heart was discovered by the earliest civilized persons who had dealings with such unconventional people, and long before the poet remarked upon the fact in

verse. Fine arts, as a rule, are so little known among the native Africans, and their sculpture, paintings and architecture are so rude as to scarcely merit mention. But they are imbued with a leve for music, and, in their elementary way, have evolved instruments which, while more or less rudimentary. deserve a place among the world's orchestras.

African loves noise. Noise appeals to the child of nature as it does to the young people of Europe or America.

A baby, taken to a piano, bangs it without conception of time or effect, but with great delight. The small boy profers a drum to the most beautiful and softest-toned of stringed instruments. This is human nature in the raw—the beginning of things musical.

Perhaps our ancestors employed the same kinds of musical instruments that are to be found in Africa today. To one accustomed to the orchestra of civilization, however, the strumming of such instruments means only

however, the strumming of such instruments means only with all their lack of musical training, the Africans have succeeded in devising a variety of instruments, comprising, although in primitive form, all the constituents of a civilized orchestra—drums, strings, wood and beautiful affairs.

brass blowing affairs.

Nature furnished the simplest musical instruments that came to the black man's hand—the rattle made of

At first this was used dried, with the seeds, to produce the noise; but later native artists learned to extract the seeds and substitute artificial rattling arrangements, which made more noise, and, therefore, were more satisfactory to the savage ear.

In course of time these rattles were constructed from other substances, and were supplied with handles, so that they would make a greater racket.

During the dim ages of the long ago some untutored savage, wandering through the forests primeval, probably thumped the butt of his spear upon a hollow tree trunk, and was surprised, as well as delighted, by the drumilke sound given forth.

Then, no doubt, the African tom-tom, earliest and most characteristic of African musical instruments, was been

For centuries the tom-tom was used, so far as known, in almost its primitive form—a section of hollow wood. Then, as artistic tastes developed and practice in carving became perfect, more elaborate and better-sounding

instruments came into being.

While the principle of the tom-tom remained about the same, the instrument was embellished with elaborate carvings, and so arranged as to give forth a more musical sound.

From that the natives began making drums of shells or eartherware, covered with the skins of wild animals, or sometimes with rubber diaphragms. The best specimens of these drums, doubtless, were made after the natives had received hints in construction from more civilized victors.

There are a score or more of varieties of drums,

just as there are of gongs, which, struck from the outside, give sounds similar to those of bells.

Some of the gongs are made of animal horns, pared down to the necessary thinness, and are used only on state or ceremonial occasions.

The great double gong of Kwango, made of two horns suspended from an arch, is used only to announce the death of a chief of the ancient kingdom of Kiamvo. If the xylophone—that instrument made by placing wooden strips side by side, to be struck by hammers in the hands of the player—did not originate in Africa, it is common there.

The natives can bring out wonderful results from this musical medium. In some districts the privilege of playing the xylophone is reserved to princes of the reyal

Natives of Central Africa possess a great variety of wind instruments, but they are for the most part of a rude character, made from such natural objects as most readily adapt themselves to the purpose. They are di-vided into three general classes—trumpets, flutes and

readily adapt themselves to the purpose. They are divided into three general classes—trumpets, flutes and whistles.

As a rule, trumpets are made of ivery, horn or wood, ivery being the most common. These are generally carved with more or less skill, bearing images of birds, arecodiles and animals, and sometimes ornamented with rude representations of human heads, possibly out of respect to some native Mozart or Wagner.

Sometimes a band of seven or more trumpets in different keys has been heard playing in remarkable harmeny, so much so, in fact, as to elicit praise from travelers who have heard the music.

Africans rejoice in a great number and variety of whisties. Materials for these are taken from both animal and vegetable sources.

A talented maker of musical instruments can contrive a whistle as eleverly from the claw of a crab as from the horn of an antelope. Tails of monkeys are used in the construction of whistles as often as reeds that grow along river banks.

The whistle is an important adjunct to the tom-tom in war. Its shrill notes are intended to strike terror to the hearts of the enemy. Fetish men also use it in their appeals to superstition and fear.

Some fairly musical flutes are found in the orchestras of the Dark Continent. In some cases a number of reeds are bound together, and produce an effect that is by no means unpleasant. Some of the natives play the flute with their noses.

One pepular construction of a combination of flutes is the marimba, which has the effect of the reeds enhanced by having them bound to a hollow piece of wood, or sounding board.

The march of many a caravan is enlivened by the strains of the marimba, and in some sections it serves the more practical purpose of summoning the people to pay their taxes.

Stringed instruments began in a simple way, but have been evolved to a point where they rank fairly well with the harp, guitar and mandelin of Europe and America.

A common form of mandolin has a bent stem and the body covered with skin, instead of wood. This generally